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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/699,492

10/31/2003

Hill Ferguson

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EXAMINER

THEIN, MARIA TERESA T

ART UNIT

PAPER NUMBER

3627

MAIL DATE

DELIVERY MODE

04/02/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/699,492	Applicant(s) FERGUSON, HILL	
	Examiner MARISSA THEIN	Art Unit 3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 December 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-13 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-13 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Amendment

Applicant's "Response A" filed on December 31, 2008 has been considered.

Applicant's response by virtue of amendment to claim 1 has overcome the Examiner's rejection under 35 U.S.C. §112, second paragraph.

Claims 1-13 are amended. Claims 14-34 are canceled. Claims 1-13 remain pending in this application.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-13 are rejected under 35 U.S.C. 103(a) as being unpatentable U.S. Patent Application Publication No. 2004/0034559 to Harris et al. in view of in view of U.S. Patent No. 6,385,595 to Kolling et al.

Regarding claims 1-2, 10-11 and 13, Harris discloses an Internet enabled interface comprising: a window provided by a first Internet –based (online publisher) service (homepage of the content –based website transmitted from the online publisher server computer for display in the client computer browser display screen; paragraph 12); a frame in the window encapsulating a resource form a third-party internet based service, separate from the first Internet-base service (online publisher), requested by a

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user through the first Internet-based service, enabling the user to initiate a transaction with the third party service (online advertiser server) (homepage of the content-based website...then in response to a user selecting a hyperlink displaying on the home page of the content-base website.....the formatted web pages of the marketing –based web site are transmitted from the online advertiser server computer; paragraph 12); a second frame in said window (the formatted web pages of the marketing –based web site are transmitted from the online advertiser server computer; paragraph 12).

Furthermore, Harris discloses a first direct communication link between said internet enabling software and said third party internet based service to provide an interface for said user with said third party internet based service (**claim 2**) (Figure 1; system 10 includes one or more online advertisers servers and one ore more user computers all communicating via the Internet); a third frame in said on-screen window (**claim 10**) (two or more website simultaneously and independently from two ore more web servers; paragraph 27); a frame further comprises a user-interface control element (**claim 11**) (Figure 2B, ref. no. 39 or 41; hyperlink); and user-interface control element comprises a link (**claim 13**) (hyperlink).

However, Harris does not explicitly disclose wherein said second frame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based service. Harris does disclose a homepage of the content-based website is transmitted from the online publisher server computer for display in the client computer browser display. Then in response to a user selecting a hyperlink displayed on the home page, the formatted

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web pages of the marketing-based website are transmitted from the online advertiser server computer in another display region of the display screen. (Paragraph 12)

Kolling, on the other hand, teaches wherein said second frame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based service (Figure 12; Figure 13). Kolling teaches an invoice screen in Figure 12, the screen is displayed to the customer after the customer has logged on to the system and has selected payments tabs (col. 31, lines 38-40). The tab causes a list of subscription to be displayed which includes a subscription for Great Northern Bank and ABC cable. Subscription for Great Northern Bank includes a button to view the current invoice that was been delivered to the customer via the electronic statement presentment, a button to pay the invoice via an electronic bill payment system and a view history button allowing the customer to view historical invoices or payments. (Col. 31, lines 41-49) In Figure 13, a sample invoice summary screen appears after the customer clicks on view invoice button for Great Northern Bank (col. 31, lines 59-61). The invoice summary includes customer biller account number, an amount date and customer name and address (col. 32, lines 5-8).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interface of Harris, to include wherein said second frame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based service, as taught by Kolling, in order to efficiently and cost effectively

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deliver electronic statements to consumers of their services and products (Kolling, col. 4, lines 14-16).

Regarding claims 3-9 and 12, Harris substantially discloses the claimed invention, however, Harris does not explicitly disclose bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button. Harris does disclose user profile data database (Figure 1, ref. no. 24) and a personalized information stored data that is representative of a personal profile of the client computer user (claim 7).

Kolling, on the other hand, teaches bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button (col. 5, lines 19-47; co. 19, lines 18-19; Figure 12; Figure 13; Figure 14; col. 28, lines 2-6; col. 31, lines 43-49).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interface of Harris, to include bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button, as taught by Kolling, in order to efficiently and cost effectively

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deliver electronic statements to consumers of their services and products (Kolling, col. 4, lines 14-16).

Response to Arguments

Applicant's arguments with respect to claims 1-13 have been considered but are moot in view of the new ground(s) of rejection.

Applicant remarks that Harris does not teach or suggest "the user to initiate with the third party service".

Examiner does not agree. Harris does teach the recitation above. Harris teaches a user selecting a hyperlink on the homepage of the content-based website, then transmitting a formatted web page of the marketing-based website from an online publisher server computer for display in the client computer browser display screen (paragraph 12). The Examiner notes, language that does not limit a claim to a particular structure does not limit the scope of a claim or claim limitation. USPTO personnel are to give claims their broadest reasonable interpretation in light of the supporting disclosure. In re Morris, 127 F.3d 1048, 1054-55, 44 USPQ2d 1023, 1027-28 (Fed. Cir. 1997).

Such user selecting a hyperlink on the homepage of the content-based website, thus transmitting the formatted web page of the marketing based website from the online publisher server computer for display in the first display region of the client computer browser display screen is considered the user to initiate with the third party service".

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Applicant remarks that Harris does not teach or suggest “a second flame in the window at the first service site, wherein said second flame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based service”.

Examiner directs Applicant’s attention to the new office action above.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA THEIN whose telephone number is (571)272-6764. The examiner can normally be reached on M-F 8:00-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner’s supervisor, Ryan Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. T./
Examiner, Art Unit 3627
March 30, 2009

/F. Ryan Zeender/

Supervisory Patent Examiner, Art Unit 3627